

**FORM B1****United States Bankruptcy Court  
CENTRAL District of CALIFORNIA****Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle):  <b>RICHARDSON, HERMAN</b>	Name of Joint Debtor (Spouse)(Last, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):  <b>NONE</b>	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):  <b>7696</b>	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code):  <b>3515 Chesapeake Avenue Los Angeles CA 90016</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business:	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):  <b>SAME</b>	Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above): <b>NOT APPLICABLE</b>	

**Information Regarding the Debtor (Check the Applicable Boxes)****Venue** (Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

**Type of Debtor** (Check all boxes that apply)

- Individual(s)       Railroad
- Corporation       Stockbroker
- Partnership       Commodity Broker
- Other \_\_\_\_\_       Clearing Bank

**Chapter or Section of Bankruptcy Code Under Which the Petition is Filed** (Check one box)

- Chapter 7       Chapter 11       Chapter 13
- Chapter 9       Chapter 12
- Sec. 304 - Case ancillary to foreign proceeding

**Nature of Debts** (Check one box)

- Consumer/Non-Business       Business

**Filing Fee** (Check one box)

- Full Filing Fee attached
- Filing Fee to be paid in installments (Applicable to individuals only)  
Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

**Statistical/Administrative Information** (Estimates only)

- Debtor estimates that funds will be available for distribution to unsecured creditors.
- Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

**Estimated Number of Creditors**

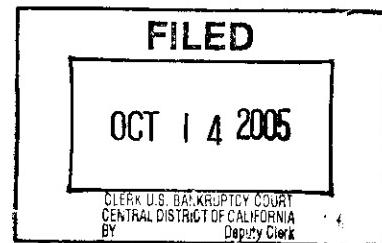
1-15    16-49    50-99    100-199    200-999    1000-over

                    **Estimated Assets**

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Estimated Debts**

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



05-45636-DR  
Dinner

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

FORM B1, Page 2

*HERMAN RICHARDSON***Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location Where Filed:

**NONE**

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)**

Name of Debtor:

**NONE**

District:

Case Number:

Date Filed:

Relationship:

Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** *Herman Richardson*

Signature of Debtor

**X** \_\_\_\_\_

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**10/14/2005**

Date

Signature of Attorney

**X** *Emmanuel O. Nwabuzor*

Signature of Attorney for Debtor(s)

**Emmanuel O. Nwabuzor 175670**

Printed Name of Attorney for Debtor(s)

**Emmanuel O. Nwabuzor, Esq.**

Firm Name

**3250 Wilshire Blvd., Ste.**

Address

**Los Angeles CA 90010****213.738-5066****10/14/2005**

Telephone Number

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

**10/14/2005**

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)

Exhibit A is attached and made a part of this petition

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

**X** *Emmanuel O. Nwabuzor* **10/14/2005**

Signature of Attorney for Debtor(s)

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?

Yes, and exhibit C is attached and made a part of this petition.  
 No

**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

**X** \_\_\_\_\_

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

**STATEMENT OF RELATED CASES**  
**INFORMATION REQUIRED BY LOCAL RULE 1015-2**  
**UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA**

1. A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, his/her spouse, an affiliate of the debtor, any copartnership or joint venture of which the debtor is or formerly was a general or limited partner, or member, or any corporation of which the debtor is a director, officer, or person in control, as follows: (Set forth the complete number and title of such prior proceeding, date filed, nature thereof the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

**None**

2. (If petitioner is a partnership or joint venture) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor or an affiliate of the debtor, or a general partner in the debtor, a relative of the general partner, general partner of, or person in control, as follows: (Set forth the complete number and title of such prior proceeding, date filed, nature of the proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

**None**

3. (If petitioner is a corporation) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Act of 1978 has previously been filed by or against the debtor, or any of its affiliates or subsidiaries, a director of the debtor, an officer of the debtor, a person in control of the debtor, a partnership in which the debtor is general partner, a general partner of the debtor, a relative of the general partner, director, officer, or person in control of the debtor, or any persons, firms or corporations owning 20% or more of its voting stock as follows: (Set forth the complete number and title of such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

**None**

4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

**None**

I declare, under penalty of perjury, that the foregoing is true and correct.

Executed at Los Angeles, California.

Dated 10-14-05

Herman Richardson

Debtor: **HERMAN RICHARDSON**

Notice of Available Chapters (Rev. 4/01)

Name: **Emmanuel O. Nwabuzor**  
**Emmanuel O. Nwabuzor, Esq.**  
Address: **3250 Wilshire Blvd., Ste.  
Los Angeles CA 90010**

Telephone: **213.738-5066** Fax: **213.738-5068**

Attorney for Debtor(s)  
 Debtor In Pro Per

## UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA

List all names including trade names, used by Debtor(s) within last 6 years:

**HERMAN RICHARDSON**

Case No.

### NOTICE OF AVAILABLE CHAPTERS

Social Security No. 7696 Debtor  
Social Security No. \_\_\_\_\_ Joint Debtor  
Debtor(s) EIN No. \_\_\_\_\_

1. Section 342(b) of 11 U.S. Code ("The Bankruptcy Code") states:

"Prior to the commencement of a case under this title by an individual whose debts are primarily consumer debts, the clerk shall give written notice to such individual that indicates each chapter of this title under which such individual may proceed."

2. You are eligible to file under Chapter 7, whereby debts are discharged and your non-exempt assets are liquidated by the trustee for the benefit of your creditors.
3. You are eligible to file under Chapter 11 for debt reorganization upon payment of the additional fee required.
4. If your noncontingent, liquidated debts are less than \$290,525.00 unsecured and \$871,550.00 secured (11 U.S.C. § 109(e)), you are also eligible to file under Chapter 13 and to use future income to pay all or a portion of your debts.
5. If you are a family farmer, with a regular annual income, as defined by 11 U.S.C. § 101 (18) (19), you are eligible to file under Chapter 12.
6. To determine which chapter to file under, it is recommended that you consult an attorney.

**JON D. CERETTO**  
Clerk of Court

**"I HAVE READ THE ABOVE "NOTICE OF AVAILABLE CHAPTERS."**



Signature of Debtor

10/14/2005

Date

Signature of Joint Debtor (if applicable)

Date

If the Court has previously ordered that you may not file bankruptcy for 180 days or any other period, you may not file bankruptcy without prior leave of the Court.

UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA

In re **HERMAN RICHARDSON**

Case No.  
Chapter 7

/ Debtor

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 6,820.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E-Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 154,794.11	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 2,000.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,975.00
Total Number of Sheets in All Schedules ►	16				
Total Assets ►		\$ 6,820.00			
			Total Liabilities ►	\$ 154,794.11	

In re HERMAN RICHARDSON

/ Debtor

Case No.

(if known)

## **SCHEDULE A-REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption			Amount of Secured Claim
		Husband--H	Wife--W	Joint--J Community--C	
None					None

In re HERMAN RICHARDSON

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X	<i>Cash on hand</i> <i>Location: In debtor's possession</i>		\$ 20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X	<i>Miscellaneous household goods and furnishings</i> <i>Location: In debtor's possession</i>		\$ 2,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X	<i>Various wearing apparel and clothing</i> <i>Location: In debtor's possession</i>		\$ 2,000.00
7. Furs and jewelry.	X	<i>Various small jewelry items</i> <i>Location: In debtor's possession</i>		\$ 600.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

In re HERMAN RICHARDSON

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts Receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.		1992 Chevy Astro Location: In debtor's possession		\$ 1,700.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			

In re HERMAN RICHARDSON

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			

In re

HERMAN RICHARDSON

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Cash on hand	Calif. C.C.P. §703.140(b) (5)	\$ 20.00	\$ 20.00
Miscellaneous household goods and furnishings	Calif. C.C.P. §703.140(b) (3)	\$ 2,500.00	\$ 2,500.00
Various wearing apparel and clothing	Calif. C.C.P. §703.140(b) (3)	\$ 2,000.00	\$ 2,000.00
Various small jewelry items	Calif. C.C.P. §703.140(b) (4)	\$ 600.00	\$ 600.00
1992 Chevy Astro	Calif. C.C.P. §703.140(b) (2)	\$ 1,700.00	\$ 1,700.00

FORM B6D (12/03) West Group, Rochester, NY

In re HERMAN RICHARDSON

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address  Including Zip Code	c o d e  b t o r Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Amount of Claim Without Deducting Value of Collateral				Unsecured Portion, if any
		C o n t i n g e n t	U n l i q u i d e d	D i s p u t e d	A m o u n t e d	
Account No:						
	Value:					
Account No:						
	Value:					
Account No:						
	Value:					
Account No:						
	Value:					
		<b>Subtotal \$</b> (Total of this page)				0.00
		<b>Total \$</b>				0.00
(Use only on last page. Report total also on Summary of Schedules)						

No continuation sheets attached

In re HERMAN RICHARDSON

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

**Deposits by individuals**

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

**Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

FORM B6F (12/03) West Group, Rochester, NY

In re HERMAN RICHARDSON

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	Date Claim was Incurred, and Consideration for Claim.  If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1-02  Creditor # : 1 AFNI 404 Brock Drive P.O. Box 3427 Bloomington IL 61702	H-Husband W-Wife J-Joint C-Community	8/04 Utility Bills			\$ 257.00
Account No: 1-02  Creditor # : 2 Afni, Inc. 404 Brock Dr. P.O. Box Bloomington IL 61702		5/2003 Credit Card Purchases			\$ 128.00
Account No: 001  Creditor # : 3 At&T Broadband PO Box 78225 Phoenix AZ 85062		4/2002 Utility Bills			\$ 106.00
Account No: 37-1  Creditor # : 4 Brotman Medical Center FILE #57143 Los Angeles CA 90074		2/2004 Medical Bills			\$ 549.00
Subtotal \$ (Total of this page)					1,040.00
Total \$ (Report total also on Summary of Schedules)					

4 continuation sheets attached

FORM B6F (12/03) West Group, Rochester, NY

In re HERMAN RICHARDSON

/ Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	Date Claim was Incurred, and Consideration for Claim.  If Claim is Subject to Setoff, so State.	Contingent	Unique Identified	Disputed	Amount of Claim
	H--Husband W--Wife J--Joint C--Community				
Account No:					
Representing: <i>Brotman Medical Center</i>	NCO Financial Systems, Inc 4740 Baxter Road Virginia Beach VA 23462				
Account No:					
Representing: <i>Brotman Medical Center</i>	Central Financial Control 3 Imperial Promenade Suite 200-01 Santa Ana CA 92707				
Account No: 2219	5/2002 Medical Bills				\$ 195.00
Creditor # : 5 CA Emergency Phys Brotman 1601 Cummins Dr. Ste. D-23 Modesto CA 95358					
Account No: 7543	2/2004 Credit Card Purchases				\$ 794.00
Creditor # : 6 Capital One Bank PO Box 34631 Seattle WA 98124					
Account No:					
Representing: <i>Capital One Bank</i>	NCO Financial Systems, Inc 4740 Baxter Road Virginia Beach VA 23462				
Account No: 0745	8/2002 Personal loan				\$ 185.00
Creditor # : 7 ChexSystems Collection Agency EF-0130 P.O. Box 64036 Saint Paul MN 55164					
Sheet No. 1 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	Subtotal \$ (Total of this page) <b>Total \$</b> (Report total also on Summary of Schedules)				1,174.00

FORM B6F (12/03) West Group, Rochester, NY

In re HERMAN RICHARDSON

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 142#	10/2003 Video Rentals				\$ 140.60
Creditor # : 8 Credit Protection Association Blockbuster-06075 9201 Venice Blvd Los Angeles CA 90034					
Account No:	4/2004 Personal loan				\$ 526.00
Creditor # : 9 Crown Diamonds, Inc. 576 N. Euclid Street Anaheim CA 92804					
Account No: 80RN	8/2004				\$ 1,161.00
Creditor # : 10 Culver Court 4130 Overland Avenue P.O. 2785 Culver City CA 90231					
Account No: 1695	2002 Auto lease fees				\$ 16,000.00
Creditor # : 11 Executive Car Leasing					
Account No:	Louis S. Samson 7807 Santa Monica Blvd. Los Angeles CA 90046				
Representing: Executive Car Leasing					
Account No: 32-1	5/2003 Credit Card Purchases				\$ 2,938.00
Creditor # : 12 Fidelity Information Corp. P.O. Box 1616 Pacific Palisade CA 90272					
Sheet No. <u>2</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	Subtotal \$ (Total of this page) <b>Total \$</b> (Report total also on Summary of Schedules)				20,765.60

In re HERMAN RICHARDSON

\_ / Debtor

Case No.

(if known)

**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unique Identified	Disputed	Amount of Claim
	H--Husband W--Wife J--Joint C--Community				
Account No: 6570  Creditor # : 13 First Premier 601 S. Minnesota Avenue Sioux Falls SD 57104	2002  Credit Card Purchases				\$ 400.00
Account No: 6570  Creditor # : 14 First Premier 601 S. Minnesota Avenue Sioux Falls SD 57104	9/2002  Credit Card Purchases				\$ 504.00
Account No: 3985  Creditor # : 15 GC Services 6330 Gulfton Street Houston TX 77081	2003				\$ 1,681.00
Account No: 7696  Creditor # : 16 Internal Revenue Service Insolvency Stop 5022 300 N. Los Angeles St. Rm 4062 Los Angeles CA 90012	2000  Federal Income taxes				\$ 125,000.00
Account No: 5511  Creditor # : 17 Los Angeles-Met Court 1945 S. Hill PO Box 77388 Los Angeles CA 90007	8/2004  Parking tickets				\$ 1,416.00
Account No: 9371  Creditor # : 18 Memorial Pathology Medical Grp Brotman Medical Center P.O. Box 10076 Van Nuys CA 91410	4/2004  Medical Bills				\$ 100.00

Sheet No. 3 of 4 continuation sheets attached to Schedule of

**Creditors Holding Unsecured Nonpriority Claims**

**Subtotal \$**

(Total of this page)

Total \$

(Report total also on Summary of Schedules)

FORM B6F (12/03) West Group, Rochester, NY

In re HERMAN RICHARDSON

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent Unliquidated or Disputed	Amount of Claim
Account No: <b>84S1</b>	2002 <b>Utility Bills</b>		\$ 2,450.00
<b>Creditor # : 19</b> SBC Payment Center Van Nuys CA 91388			
Account No: <b>5001</b>	9/2002 <b>Utility Bills</b>		\$ 107.00
<b>Creditor # : 20</b> Southwest Credit Systems, Inc. P.O. Box 115151 2629 Dickerson Parkway Carrollton TX 75011			
Account No: <b>2482</b>	2002 <b>Utility Bills</b>		\$ 124.00
<b>Creditor # : 21</b> The Gas Company PO Box C Monterey Park CA 90034			
Account No: <b>1329</b>	2002 <b>Federal Express</b>		\$ 32.51
<b>Creditor # : 22</b> Worthington, Moore & Jacobs 850 S. State Street, Ste. 5 Dover DE 19901			
Account No:			
Account No:			
Sheet No. <b>4</b> of <b>4</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<b>Subtotal \$</b> (Total of this page)		<b>2,713.51</b>
	<b>Total \$</b> (Report total also on Summary of Schedules)		<b>154,794.11</b>

In re HERMAN RICHARDSON

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re HERMAN RICHARDSON

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re HERMAN RICHARDSON

/ Debtor Case No. \_\_\_\_\_  
 (if known)

## SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: <b>Single</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
<b>EMPLOYMENT:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation <b>Electrician</b>		
Name of Employer <b>Herms Electric</b>		
How Long Employed <b>12 years</b>		
Address of Employer <b>3515 Cheasapeake Los Angeles CA 90016</b>		
Income: (Estimate of average monthly income) Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly) Estimated Monthly Overtime SUBTOTAL	<b>DEBTOR</b> \$ 2,000.00 \$ 0.00 \$ 2,000.00	<b>SPOUSE</b> \$ 0.00 \$ 0.00 \$ 0.00
LESS PAYROLL DEDUCTIONS a. Payroll Taxes and Social Security b. Insurance c. Union Dues d. Other (Specify):	\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00	\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>2,000.00</b>	<b>\$ 0.00</b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 2,000.00</b>	<b>\$ 0.00</b>
Regular income from operation of business or profession or farm (attach detailed statement) Income from Real Property Interest and dividends Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. Social Security or other government assistance Specify: Pension or retirement income Other monthly income Specify:	\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00	\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00
<b>TOTAL MONTHLY INCOME</b>	<b>\$ 2,000.00</b>	<b>\$ 0.00</b>
<b>TOTAL COMBINED MONTHLY INCOME</b>	<b>\$ 2,000.00</b>	<b>\$ 0.00</b>
(Report also on Summary of Schedules)		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re HERMAN RICHARDSON

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,200.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Utilities: Electricity and heating fuel	
Water and sewer	\$ 40.00
Telephone	\$ 0.00
Other	\$ 80.00
Other	\$ 0.00
Home maintenance (Repairs and upkeep)	\$ 0.00
Food	\$ 220.00
Clothing	\$ 25.00
Laundry and dry cleaning	\$ 20.00
Medical and dental expenses	\$ 0.00
Transportation (not including car payments)	\$ 305.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 25.00
Charitable contributions	\$ 0.00
Insurance (not deducted from wages or included in home mortgage payments)	\$ 0.00
Homeowner's or renter's	\$ 0.00
Life	\$ 0.00
Health	\$ 0.00
Auto	\$ 60.00
Other	\$ 0.00
Taxes (not deducted from wages or included in home mortgage)	\$ 0.00
Specify:	\$ 0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)	\$ 0.00
Auto	\$ 0.00
Other:	\$ 0.00
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other:	\$ 0.00
TOTAL MONTHLY EXPENSES	\$ 1,975.00
	(Report also on Summary of Schedules)

In re HERMAN RICHARDSON

/ Debtor

Case No. \_\_\_\_\_

(if known)

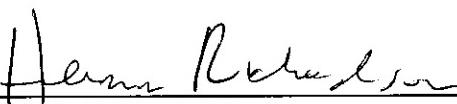
## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 10/14/2005

Signature

  
HERMAN RICHARDSON

UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA

In re HERMAN RICHARDSON

Case No.  
Chapter 7

/ Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

**1. Income from employment or operation of business.**

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

Year to date: \$23,000

Last Year: \$43,000

Year before: \$325,000

**2. Income other than from employment or operation of business.**

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

**3. Payments to creditors.**

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

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#### 4. Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

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#### 5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

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#### 6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

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#### 7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.(Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

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#### 8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

**9. Payments related to debt counseling or bankruptcy.**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

<u>NAME AND ADDRESS OF PAYEE</u>	<u>DATE OF PAYMENT,</u> <u>NAME OF PAYOR IF OTHER THAN DEBTOR</u>	<u>AMOUNT OF MONEY OR</u> <u>DESCRIPTION AND VALUE OF PROPERTY</u>
<i>Payee: Emmanuel O. Nwabuzor Address: Attorney at Law 3250 Wilshire Blvd., Ste. 1500 Los Angeles, CA 90010</i>	<i>Date of Payment: Payor: HERMAN RICHARDSON</i>	<i>\$0.00</i>

**10. Other transfers.**

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NONE**

**11. Closed financial accounts.**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NONE**

**12. Safe deposit boxes.**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NONE**

**13. Setoffs.**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NONE**

**14. Property held for another person.**

List all property owned by another person that the debtor holds or controls.

**NONE**

**15. Prior address of debtor.**

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**NONE**

**16. Spouses and Former Spouses**

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NONE

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under and Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

**18. Nature, location and name of business**

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

NONE

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NONE

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date 10/14/2005

Signature

  
**HERMAN RICHARDSON**

Date \_\_\_\_\_

Signature \_\_\_\_\_

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA

In re **HERMAN RICHARDSON**

Case No.  
Chapter 7

/ Debtor

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

**a. Property to Be Surrendered.**

Description of Property	Creditor's Name
<b>None</b>	

**b. Property to Be Retained.**

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<b>None</b>				

**Signature of Debtor(s)**

Date: 10/14/2005

Debtor: Herman Richardson

Date: 10/14/2005

Joint Debtor: \_\_\_\_\_

Attorney or Party Name, Address, Telephone and Fax Number, and CA State Bar No. <b>Emmanuel O. Nwabuzor</b> <b>3250 Wilshire Blvd., Ste.</b>  <b>Los Angeles, CA, 90010</b> <b>213.738-5066</b> <b>FAX: 213.738-5068</b> <b>Bar No: 175670</b>	FOR COURT USE ONLY
Attorney for Debtor	
<b>UNITED STATES BANKRUPTCY COURT</b> <b>CENTRAL DISTRICT OF CALIFORNIA</b>	
In re <b>HERMAN RICHARDSON</b>	CHAPTER 7
	CASE NUMBER
	Debtor  <b>(No Hearing Required)</b>

**DECLARATION RE: LIMITED SCOPE OF APPEARANCE  
PURSUANT TO LOCAL BANKRUPTCY RULE 2090-1**

TO THE COURT, THE DEBTOR, THE TRUSTEE (if any), AND THE UNITED STATES TRUSTEE:

1. I am the attorney for the Debtor in the above-captioned bankruptcy case.
2. On (specify date) , I agreed with the Debtor that for a fee of \$600.00, I would provide only the following services:

- a.  Prepare and file the Petition and Schedules
- b.  Represent the Debtor at the 341(a) Meeting
- c.  Represent the Debtor in any relief from stay actions
- d.  Represent the Debtor in any proceeding involving an objection to Debtor's discharge pursuant to 11 U.S.C. § 727
- e.  Represent the Debtor in any proceeding to determine whether a specific debt is nondischargeable under 11 U.S.C. § 523
- f.  Other (specify):

3. I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct and that this declaration was executed on the following date at the city set forth in the upper left-hand corner of this page.

Dated: 10-14-05

I HEREBY APPROVE THE ABOVE

Herman Richardson  
Signature of Debtor

Emmanuel O. Nwabuzor, Esq.

Law Firm Name

By: Emmanuel O. Nwabuzor

Name: Emmanuel O. Nwabuzor

Attorney for Debtor

**MASTER MAILING LIST**  
**Verification Pursuant to Local Rule 1007-2(4)**

Name Emmanuel O. Nwabuzor

Address 3250 Wilshire Blvd., Ste. Los Angeles, CA 90010

Telephone 213.738-5066

Attorney for Debtor(s)

Debtor In Pro Per

**UNITED STATES BANKRUPTCY COURT**  
**CENTRAL DISTRICT OF CALIFORNIA**

List all names including trade names, used by Debtor(s) within last 6 years:

*In re HERMAN RICHARDSON*

Case No.

Chapter 7

Social Security No. 7696 Debtor

Social Security No. \_\_\_\_\_ Joint Debtor

Debtor(s) EIN No. \_\_\_\_\_

**VERIFICATION OF CREDITOR MAILING LIST**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 4 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Rule 1007-2(4) and I/we assume all responsibility for errors and omissions.

Date: 10/14/2005

Attorney: Emmanuel O. Nwabuzor

Debtor: HERMAN RICHARDSON

Joint Debtor:

UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA

In re **HERMAN RICHARDSON**

Case No.  
Chapter 7

/ Debtor

Attorney for Debtor: **Emmanuel O. Nwabuzor**

**STATEMENT PURSUANT TO RULE 2016(B)**

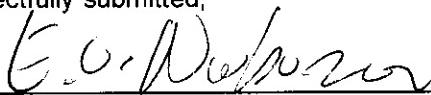
The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:

a) For legal services rendered or to be rendered in contemplation of and in connection with this case . . . . .	\$ <b>600.00</b>
b) Prior to the filing of this statement, debtor(s) have paid . . . . .	\$ <b>0.00</b>
c) The unpaid balance due and payable is . . . . .	\$ <b>600.00</b>
3. \$ **209.00** of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and  
**None other**
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and  
**None other**
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:  
**None**
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:  
**None**

Dated: **10/14/2005**

Respectfully submitted,

X 

Attorney for Petitioner: **Emmanuel O. Nwabuzor**

**Emmanuel O. Nwabuzor, Esq.**  
**3250 Wilshire Blvd., Ste.**  
**Los Angeles CA 90010**

Emmanuel O Nwabuzor  
3250 Wilshire Blvd Ste  
Los Angeles CA 90010

Office of the U S Trustee  
Ernst & Young Plaza  
725 S Figueroa St 26th Fl  
Los Angeles CA 90017

HERMAN RICHARDSON  
3515 Chesapeake Avenue  
Los Angeles CA 90016

AFNI  
404 Brock Drive  
P O Box 3427  
Bloomington IL 61702

Afni Inc  
404 Brock Dr  
P O Box  
Bloomington IL 61702

At&T Broadband  
PO Box 78225  
Phoenix AZ 85062

Brotman Medical Center  
FILE #57143  
Los Angeles CA 90074

CA Emergency Phys Brotman  
1601 Cummins Dr Ste D-23  
Modesto CA 95358

Capital One Bank  
PO Box 34631  
Seattle WA 98124

Central Financial Control  
3 Imperial Promenade  
Suite 200-01  
Santa Ana CA 92707

ChexSystems Collection Agency  
EF-0130  
P O Box 64036  
Saint Paul MN 55164

Credit Protection Association  
Blockbuster-06075  
9201 Venice Blvd  
Los Angeles CA 90034

Crown Diamonds Inc  
576 N Euclid Street  
Anaheim CA 92804

Culver Court  
4130 Overland Avenue  
P O 2785  
Culver City CA 90231

Executive Car Leasing

Fidelity Information Corp  
P O Box 1616  
Pacific Palisade CA 90272

First Premier  
601 S Minnesota Avenue  
Sioux Falls SD 57104

GC Services  
6330 Gulfton Street  
Houston TX 77081

Internal Revenue Service  
Insolvency Stop 5022  
300 N Los Angeles St Rm 4062  
Los Angeles CA 90012

Los Angeles-Met Court  
1945 S Hill  
PO Box 77388  
Los Angeles CA 90007

Louis S Samson  
7807 Santa Monica Blvd  
Los Angeles CA 90046

Memorial Pathology Medical Grp  
Brotman Medical Center  
P O Box 10076  
Van Nuys CA 91410

NCO Financial Systems Inc  
4740 Baxter Road  
Virginia Beach VA 23462

SBC  
Payment Center  
Van Nuys CA 91388

Southwest Credit Systems Inc  
P O Box 115151  
2629 Dickerson Parkway  
Carrollton TX 75011

The Gas Company  
PO Box C  
Monterey Park CA 90034

Worthington Moore & Jacobs  
850 S State Street Ste 5  
Dover DE 19901